

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: LORI V COOK

Case No.: 08-33609

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/09/2008.
- 2) This case was confirmed on 02/12/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/07/2011.
- 5) The case was dismissed on 01/05/2012.
- 6) Number of months from filing to the last payment: 33
- 7) Number of months case was pending: 41
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 17,672.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 22,494.00
Less amount refunded to debtor	\$ 68.43
<b>NET RECEIPTS</b>	<b>\$ 22,425.57</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,202.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,373.70
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,575.70**

Attorney fees paid and disclosed by debtor **\$ 298.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MGC MORTGAGE	SECURED	187,000.00	189,306.47	.00	.00	.00
MGC MORTGAGE	SECURED	NA	18,845.02	3,179.45	3,179.45	.00
ASSET ACCEPTANCE LLC	UNSECURED	206.00	206.10	206.10	66.54	.00
CAPITAL ONE AUTO FIN	UNSECURED	9,588.00	13,726.84	13,726.84	4,529.20	.00
CHICAGO FIRST CREDIT	UNSECURED	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	964.00	964.45	964.45	318.24	.00
CREDIT ACCEPTANCE CO	UNSECURED	5,000.00	NA	NA	.00	.00
CREDIT UNION 1	UNSECURED	.00	NA	NA	.00	.00
AIS SVC LLC	UNSECURED	373.00	373.00	373.00	115.02	.00
HSBC TAXPAYER FINANC	UNSECURED	.00	NA	NA	.00	.00
HSBC TAX	UNSECURED	.00	NA	NA	.00	.00
JEWEL FOOD STORES	UNSECURED	79.00	NA	NA	.00	.00
ISAC	UNSECURED	1,750.00	1,820.64	1,820.64	587.43	.00
NDS CK SVC	UNSECURED	1,025.00	1,025.00	1,025.00	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	2,161.00	2,231.15	2,231.15	736.16	.00
EAST BAY FUNDING	UNSECURED	381.00	362.50	362.50	116.98	.00
COMPUCREDIT CORPORAT	UNSECURED	689.00	689.97	689.97	212.72	.00
SBC ILLINOIS	UNSECURED	206.00	NA	NA	.00	.00
SEVENTH AVENUE	UNSECURED	250.00	NA	NA	.00	.00
CAVALRY PORTFOLIO SV	UNSECURED	688.00	691.27	691.27	213.09	.00
COMPUCREDIT CORPORAT	UNSECURED	577.00	577.91	577.91	186.46	.00
PRA RECEIVABLES MANA	UNSECURED	123.00	123.22	123.22	32.01	.00
WELLS FARGO FINANCIA	UNSECURED	22,662.00	22,902.09	22,902.09	7,556.57	.00

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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
500 FAST CASH	UNSECURED	390.00	NA	NA	.00	.00
ACL LABORATORIES	UNSECURED	1,800.00	NA	NA	.00	.00
AMERILOAN	UNSECURED	390.00	NA	NA	.00	.00
CASH TRANSFER CENTER	UNSECURED	900.00	NA	NA	.00	.00
GENEVA ROTH CAPITAL	UNSECURED	351.00	NA	NA	.00	.00
PAYCHECK TODAY	UNSECURED	390.00	NA	NA	.00	.00
PAYDAY YES	UNSECURED	725.00	NA	NA	.00	.00
MGC MORTGAGE INC	OTHER	NA	NA	NA	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	3,179.45	3,179.45	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	3,179.45	3,179.45	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	45,694.14	14,670.42	.00

**Disbursements:**

Expenses of Administration	\$ 4,575.70	
Disbursements to Creditors	\$ 17,849.87	
<b>TOTAL DISBURSEMENTS:</b>		\$ 22,425.57

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/26/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.